

SERFF Tracking Number:	NAVG-125609900	State:	Arkansas
Filing Company:	Navigators Insurance Company	State Tracking Number:	EFT \$25
Company Tracking Number:	EPL-R-0408-AR		
TOI:	17.1 Other Liability - Claims Made Only	Sub-TOI:	17.1010 Employment Practices Liability
Product Name:	Employment Practices Liability		
Project Name/Number:	Employment Practices Liability Rule Revision Filing/ELP-R-0408-AR		

## Filing at a Glance

Company: Navigators Insurance Company

Product Name: Employment Practices Liability SERFF Tr Num: NAVG-125609900 State: Arkansas

TOI: 17.1 Other Liability - Claims Made Only SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 17.1010 Employment Practices

Co Tr Num: EPL-R-0408-AR

State Status: Fees verified and received

Liability

Filing Type: Rule

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: Sean Hayes

Disposition Date: 04/16/2008

Date Submitted: 04/15/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Employment Practices Liability Rule Revision Filing

Status of Filing in Domicile:

Project Number: ELP-R-0408-AR

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 04/16/2008

State Status Changed: 04/16/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This is a rule filing to add the ERP percentage and the guidelines for the percentage.

## Company and Contact

### Filing Contact Information

Sean Hayes, Compliance Analyst

shayes@navg.com

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1375 E. Woodfield Rd. (847) 285-9042 [Phone]  
Schaumburg, IL 60173 (847) 230-1934[FAX]

**Filing Company Information**

Navigators Insurance Company CoCode: 42307 State of Domicile: New York  
1375 E. Woodfield Rd. Group Code: 510 Company Type: P&C  
Schaumburg, IL 60173 Group Name: Navigators Group, State ID Number:  
Inc.  
(847) 285-9006 ext. [Phone] FEIN Number: 13-3138390  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: Rule Filing= \$25.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Navigators Insurance Company	\$25.00	04/15/2008	19575403

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	04/16/2008	04/16/2008

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## **Disposition**

Disposition Date: 04/16/2008

Effective Date (New):

Effective Date (Renewal):

Status: Exempt from Review

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Rate</b>	<b>Rate Guidelines</b>	Accepted for Informational Purposes	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Rate Guidelines	ERP Percentage Replacement		Admitted1.0 - Revised 0408.pdf





**Navigators Insurance Company**  
**EPL Rating Worksheet**

**Name Insured:**

**Employment Practices Liability Coverage**

**Rating Plan**

Pricing is calculated by applying modification factors to a base price. These modification factors are determined by various criteria including the limit and deductible purchased, the coverage enhancements or restrictions negotiated with the insured, and the risk's financial characteristics. All modification factors are multiplicative.

**Minimum Premium**

The minimum premium per policy will be \$1,500.

**Base Premium**

	# of Employees	Formula
Full Time	<input type="text" value="0"/>	0 \$0.00
Part Time	<input type="text" value="0"/>	0 \$0.00
	<input type="text" value="0"/>	0 \$0.00
	<input type="text" value="0"/>	0 \$0.00
	<input type="text" value="0"/>	0 \$0.00
	<input type="text" value="0"/>	0 \$0.00
	<input type="text" value="0"/>	0 \$0.00

EPL Premium	
# of Employees	Base Premium
First 50	\$65.00 per
Next 150	\$47.00 per
Next 300	\$34.00 per
Next 500	\$26.00 per
Next 500	\$21.00 per

**EPL Base Premium**

**Increased Limits Factor**

Limit	Factor
\$250,000	1
\$500,000	1.4
\$1,000,000	1.8
\$2,000,000	2.25
\$3,000,000	2.55
\$4,000,000	2.8
\$5,000,000	3.05
\$6,000,000	3.3
\$7,000,000	3.6
\$8,000,000	3.9
\$9,000,000	4.15
\$10,000,000	4.4

**Increased Limits Factor:**

**Retention Factor**

EPL Premium	
Retention	Factor
\$5,000	1.2
\$10,000	1.1
\$15,000	1
\$25,000	0.95
\$35,000	0.9125
\$50,000	0.875
\$75,000	0.8125
\$100,000	0.75
\$150,000	0.6667
\$200,000	0.5833
\$250,000	0.5

**Retention Factor:**

**Scheduled Rating**

<i>Employee Handbook Present and Fully Disseminated</i>		(1.0 to 1.25)	<input type="text"/>
<i>Human Resources Department</i>		(.95 to 1.20)	<input type="text"/>
<i>Human Resources Guidelines and Procedures</i>			
Equal Employment Opportunity		(.95 to 1.05)	<input type="text"/>
Affirmative Action Program		(.95 to 1.05)	<input type="text"/>
Family Medical Leave Act		(.95 to 1.05)	<input type="text"/>
Sexual Harassment		(.95 to 1.05)	<input type="text"/>
Grievance Policy		(.95 to 1.05)	<input type="text"/>
Employment at Will		(.95 to 1.05)	<input type="text"/>
Employee Assistance Program		(.95 to 1.05)	<input type="text"/>
ADA Compliance		(.95 to 1.05)	<input type="text"/>
Regular Performance Appraisals		(.95 to 1.05)	<input type="text"/>
Termination Procedure / Progressive Discipline		(.95 to 1.05)	<input type="text"/>
Sick Leave / Maternity Leave		(.95 to 1.05)	<input type="text"/>
<i>Layoffs / Downsizing</i>			
Current or within 1 year		(1.0 to 1.25)	<input type="text"/>
After 1 year		(1.0 to 1.25)	<input type="text"/>
Maximum Debts and Credits	+/- 40%	<b>Scheduled Rating Factor</b>	<input type="text" value="0.00"/>

### Risk Factors

Hazard Type:	1 :1.0, 2: 1.25 3: 1.50	<input type="text"/>
# of Years in business:	.80 - 1.20	<input type="text"/>
Employee Turnover:	.80 - 1.20	<input type="text"/>
Loss History:	.80 - 2.00	<input type="text"/>
Financial Strength:	.80 - 1.25	<input type="text"/>
Risk Modifier:	.80 - 3.00	<input type="text"/>
<b>Scheduled Risk Factor</b>		<input type="text" value="0.00"/>

**EPL PREMIUM:**

**Total Premium** **\$0**

**PREMIUM CHARGED:**                     

**Extended Reporting Period - 1 year at 100% of annual  
Expiring Premium unless Extended Reporting Period  
(LPL NAV 044) is active, then percentage is 75% of Annual  
Expiring Premium.**